

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Roberta Lyn Hoy  
Debtor

Case No. 19-05263-HWV  
Chapter 13

District/off: 0314-1  
Date Rcvd: Mar 18, 2025

User: AutoDocke  
Form ID: pdf010

Page 1 of 2  
Total Noticed: 18

## CERTIFICATE OF NOTICE

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2025:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Roberta Lyn Hoy, 154 Needlewood Drive, Unit D4, Harrisburg, PA 17112-8714

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 18 2025 18:57:47	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5290225	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 18 2025 18:57:35	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5280483	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 18 2025 18:57:35	Capital One Bank USA, NA, PO Box 30285, Salt Lake City, UT 84130-0285
5298975	Email/Text: bnc-quantum@quantum3group.com	Mar 18 2025 18:48:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
5282705	Email/Text: mrdiscen@discover.com	Mar 18 2025 18:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5280484	Email/Text: mrdiscen@discover.com	Mar 18 2025 18:48:00	Discover Financial Services, LLC, PO Box 3025, New Albany, OH 43054-3025
5281598	Email/Text: EBNBKNOT@ford.com	Mar 18 2025 18:48:00	Ford Motor Credit Company LLC, Dept. 55953, PO Box 55000, Detroit, MI 48255-0953
5280485	Email/Text: EBNBKNOT@ford.com	Mar 18 2025 18:48:00	Ford Motor Credit Company, PO Box 62180, Colorado Springs, CO 80962-4400
5298852	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 18 2025 18:48:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
5280486	+ Email/Text: unger@members1st.org	Mar 18 2025 18:48:00	Members 1st Federal Credit Union, 5000 Louise Drive, PO Box 40, Mechanicsburg, PA 17055-0040
5296747	+ Email/Text: bkmail@midfirst.com	Mar 18 2025 18:48:00	MidFirst Bank, 999 Northwest Grand Boulevard, Oklahoma City, OK 73118-6051
5280487	+ Email/Text: bkmail@midfirst.com	Mar 18 2025 18:48:00	Midland Mortgage Co., PO Box 26648, Oklahoma City, OK 73126-0648
5294359	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 18 2025 18:57:35	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5280488	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 18 2025 18:57:40	Synchrony Bank / Care Credit, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5280489	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 18 2025 18:57:36	Synchrony Bank / Lowe's, Attn: Bankruptcy Department, PO Box 965061, Orlando, FL

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5280878	+ Email/PDF: acg.acg.ebn@aisinfo.com	32896-5061
		Mar 18 2025 18:57:47
5299303	Email/PDF: ebn_ais@aisinfo.com	Synchrony Bank by, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City OK 73118-7901
		Mar 18 2025 18:57:46
		Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5300612	*+	Synchrony Bank by, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City OK 73118-7901

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2025 at the address(es) listed below:

Name	Email Address
Brent J Lemon	on behalf of Creditor MidFirst Bank bleton@kmllawgroup.com
Howard Gershman	on behalf of Creditor CAB East LLC/Ford Motor Credit Company LLC hg229ecf@gmail.com 229ecf@glpoc.comcastbiz.net
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor MidFirst Bank bkgroup@kmllawgroup.com
Janet M. Spears	on behalf of Creditor MidFirst Bank bkecfinbox@alridgeppte.com JSpears@ecf.courtdrive.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 Roberta Lyn Hoy pmurphy@dplglaw.com kgreeene@dplglaw.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA

In re:

Robert Lynn Hoy  
**Debtor 1**

**Chapter 13**

**Case No.** 1:19-bk-05263-HWV

**Matter:** Motion to Reopen Chapter 13 Case

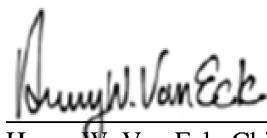
**ORDER**

Upon consideration of Debtor's Motion to Reopen Chapter 13 Case, Doc. 49, it is

**ORDERED** that the Motion is **GRANTED** and the above-captioned case is reopened to allow the Debtor to file their discharge requirements within three (3) days of the date of this Order. Should the Debtor fail to file the requirements within the time prescribed by this Order, this case will be re-closed without further notice and without discharge. It is further

**ORDERED** that the Office of the United States Trustee not appoint a disinterested person to serve as Trustee in the case.

By the Court,



Henry W. Van Eck, Chief Bankruptcy Judge  
Dated: March 17, 2025